

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Tidwell et al.  
App. No : 10/731,038  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
ASSESSING THE RISK OF A  
FINANCIAL TRANSACTION USING  
RECONCILIATION INFORMATION  
Examiner : Hao Fu  
Art Unit : 4172  
Conf # : 6744

**RESPONSE TO FINAL OFFICE ACTION OF DECEMBER 26, 2007****Mail Stop AF**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of December 26, 2007, please amend the above-captioned application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.